**IN THE CLAIMS**:

Please **amend claims 1-3, 5, 6, and 10-16** as follows:

1. (*Currently amended*) A credential transfer method ~~for use~~ used on a distributed electronic network, the method comprising the steps of a sender communicating to a recipient a credential index comprising an index referring to at least one user-provided credential, the index including user-provided information (a) about the credential and (b) differing substantially from the credential such that the credential is not disclosed by the index, the recipient responding to the index communicated by the sender by (a) responding to an indication of a selected at least one credential communicated by the recipient by selecting at least one of the credentials from the index of at least one credential provided by the sender, ~~the recipient~~ and (b) communicating to the sender an indication of the selected at least one credential, and the sender providing to the recipient at least one credential corresponding to the selected at least one credential.

2. (*Currently amended*) A credential transfer method according to claim **1**, in which the method comprises the additional step of the recipient responding to the credential index by determining whether the at least one credential is sufficient and the recipient communicating the result of the determination to the sender.

3.    (*Currently amended*) A credential transfer method according to claim **1,** in which the method comprises the additional step of <u>the recipient responding to the credential index by</u> determining a service level according to the at least one credential indexed in the credential index and the recipient communicating the <u>determined</u> service level to the sender.

4.    (*Original*) A credential transfer method according to claim 1, in which the sender communicates a plurality of credential indices to the recipient.

5.    (*Currently amended*) A credential transfer method according to claim **4,** in which the method comprises the additional step of <u>the recipient responding to the credential index by (a)</u> determining a service level according to each of the plurality of credential indices communicated to the recipient by the sender and <u>(b)</u> communicating the service level corresponding to at least one of the credential indices to the sender.

6.    (*Currently amended*) A credential transfer method according to claim **5,** in which <u>the recipient communicates</u> a service level ~~is communicated~~ to the sender for each credential index communicated to the recipient by the sender.

7.  (*Original*) A credential transfer method according to claim 1, in which the credential comprises a digital credential.

8.  (*Original*) A credential transfer method according to claim 1, in which the credential index comprises indices to a plurality of credentials.

9.  (*Original*) A credential transfer method according to claim 8, in which the method comprises the additional step of the sender selecting a credential index from a plurality of available credential indices.

10. (*Currently amended*) A method of providing a service over a distributed electronic network, comprising:

    i.  a user communicating to a service authoriser a credential index comprising an index referring to at least one user-provided credential, the index including user-provided information (a) about the credential and (b) differing substantially from the credential such that the credential is not disclosed by the index,;

    ii. the service authoriser responding to the index communicated by the user by selecting at least one of the credentials from the index of at least one credential provided by the user;

iii. the service authoriser <u>responding to the credential</u>

<u>selected from the index by</u> communicating to the user an

indication of the selected at least one credential;

iv. the user <u>responding to the indication of the selected at</u>

<u>least one credential by</u> providing to the service

authoriser at least one credential corresponding to the

selected at least one credential; and

v. the service authoriser <u>responding to the at least one</u>

<u>credential corresponding to the selected at least one</u>

<u>credential provided by the user by</u> authorising provision

of the service to the user.

11. (*Currently amended*) A computer<u>-</u>readable memory configured so
that it can be used to direct a computer to:

i. ~~communicate~~ <u>respond to a user by communicating</u> to a

recipient a credential index comprising an index

referring to at least <u>user-provided</u> one credential<u>, the</u>

<u>index including user-provided information (a) about the</u>

<u>credential and (b) differing substantially from the</u>

<u>credential such that the credential is not disclosed by</u>

<u>the index</u>;

ii. receive from the recipient an indication of at least one

credential selected <u>by the recipient</u> from the index; and

    iii.    provide to the recipient at least one credential corresponding to the selected at least one credential.

12. (*Currently amended*) A computer-readable memory configured so that it can be used to direct a computer to:

    i.    receive from a sender a credential index comprising an index referring to at least one <u>user-provided</u> credential<u>, the index including user-provided information (a) about the credential and (b) differing substantially from the credential such that the credential is not disclosed by the index</u>;

    ii.    select from the index <u>received from the sender</u> at least one credential; and

    iii.    enable an action on receipt of said at least one credential from the sender.

13. (*Currently amended*) A <u>processor for generating a</u> digital credential index<u>, the index</u> comprising a data structure ~~which provides~~ <u>for providing</u> an index to at least one <u>user-provided</u> credential, <u>the index including user-provided information (a) about the credential and (b) differing substantially from the credential such that the credential is not disclosed by the index,</u> whereby at least one credential can be selected on the basis of information provided within the data structure.

14. (*Currently amended*) A ~~digital credential index~~ processor according to claim **13**, wherein the data structure provides indices to a plurality of credentials.

15. (*Currently amended*) A computer, the computer programmed to:

   i.   ~~communicate~~ respond to a user by communicating to a recipient a credential index comprising an index referring to at least one user-provided credential, the index including user-provided information (a) about the credential and (b) differing substantially from the credential such that the credential is not disclosed by the index;

  ii.   receive from the recipient an indication of at least one credential selected by the recipient from the index; and

 iii.   provide to the recipient at least one credential corresponding to the selected at least one credential.

16. (*Currently amended*) A computer, the computer programmed to:

   i.   receive from a sender a credential index comprising an index referring to at least one user-provided credential, the index including user-provided information (a) about the credential and (b) differing substantially from the credential such that the credential is not disclosed by the index;

ii.     select from the index <u>received from the sender</u> at least one credential; and

iii.     enable an action on receipt of said at least one credential from the sender.